

REMARKS

Applicant has amended the specification to claim the benefit of the filing date of the parent application, serial number 08/526,776, filed September 12, 1995, entitled "COMPUTER IMPLEMENTED AUTOMATED CREDIT APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM". This application was copending with the present application and is claimed as a continuation-in-part in the declaration filed with this case. The reference which was added to the specification by this amendment completes the requirements necessary to claim the benefit of the filing date.

Claim 17 has been amended. Claims 20 – 22 and 41 – 61 have been cancelled and new claim 62 has been added.

It is submitted that each of the claims presently pending are supported by the parent filing date which is well before the publication date of the BB&T reference relied upon by the Examiner in the sole rejection of the claims in this application. The parent application is now US Patent 5,878,403. The Examiner's attention is called to claim 15 of the patent and the disclosure which supports the same as well as column 7, lines 16 – 20 and column 8, lines 19 – 22 which it is believed supports the subject matter of the presently pending claims.

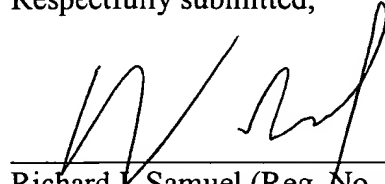
It is submitted that the application as amended is in condition for allowance and such allowance is respectfully requested.

The Commissioner is authorized to charge any required fees, including any extension and/or excess claim fees, any additional fees, or credit any overpayment, to Goodwin Procter LLP Deposit Account No. 06-0923.

Dated: _____

6/19/03

Respectfully submitted,



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